



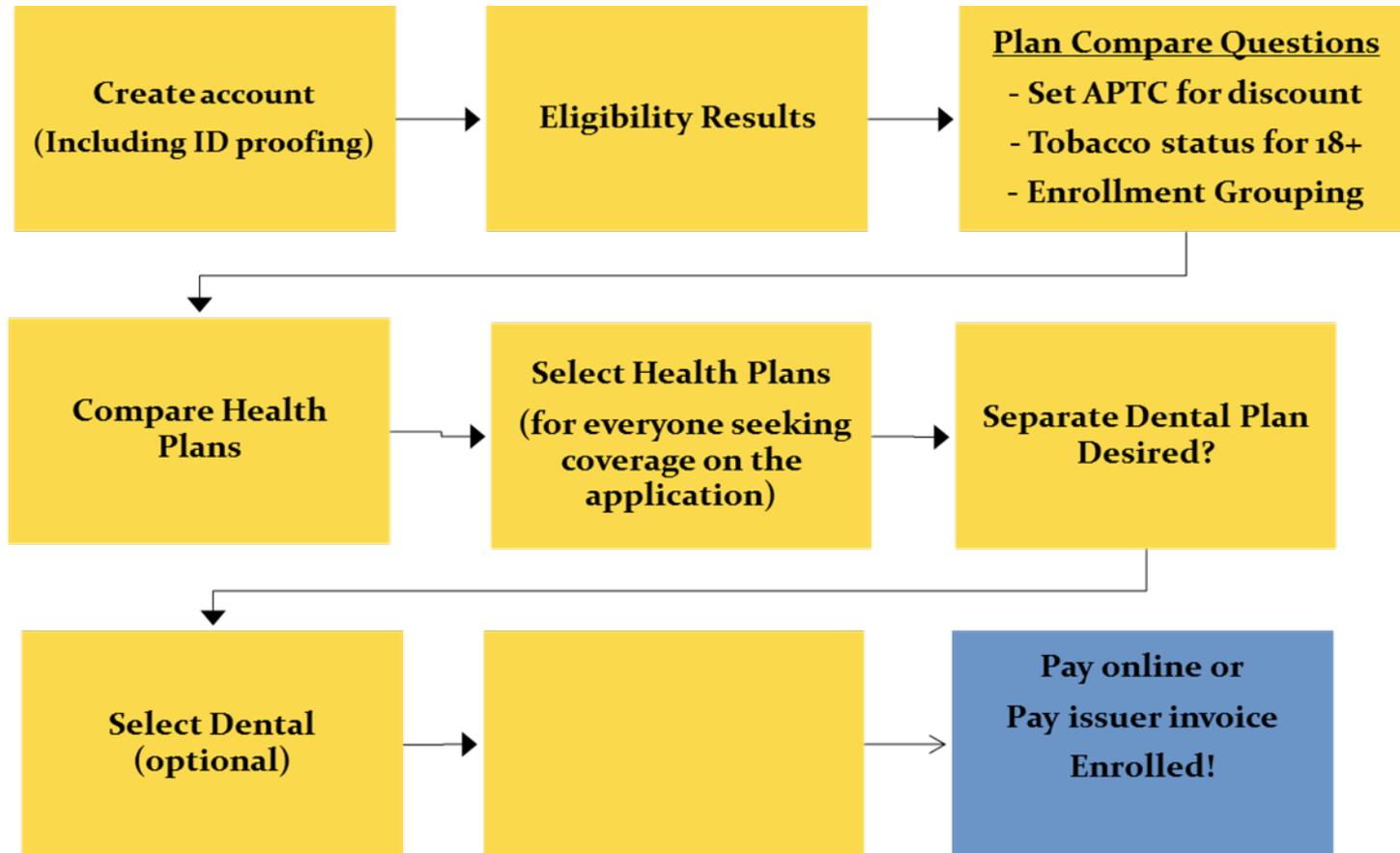
# Plan Compare Overview: Comparing and Selecting Plans



# Plan Compare

- Plans display based on information submitted on the eligibility application, including
  - Rating area (zip code & County)
  - Number of family members seeking coverage
  - Family members' ages and tobacco status
  - Applicant's preferences
- Browse plans before applying at <https://www.healthcare.gov/find-premium-estimates/>
- Only eligible plans are displayed

# Plan Compare Flow



# Plan Compare Scenario

- Mike, applying for coverage and financial assistance for himself
- Eligible for Qualified Health Plan
- Eligible for up to \$158/month in Advance payments of the Premium Tax Credit (APTC)

# Plan Compare Navigation: To Do List

Firefox | Plan Select - Enrollment To-Do List | [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/toDoList?a=95470027](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/toDoList?a=95470027) | Google

HealthCare.gov | Learn | Get Insurance | JERRY | Logout | Español

Application | Eligibility Results | Enroll | HELP

## Enroll To-Do List

You're not enrolled yet.

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

Review your **Application Details** in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.

Set premium tax credit usage (Mike) <a href="#">? Explain this task</a>	SET
Answer questions about your household <a href="#">? Explain this task</a>	LOCKED
Select a health insurance plan 1 <a href="#">? Explain this task</a>	LOCKED

Live Chat

# Set APTC Amount Used for Premium Discount

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027). The page is titled "Set Premium Tax Credit" and is part of the "Enroll" step in the enrollment process. The navigation bar includes "Application", "Eligibility Results", and "Enroll". The main content area features a white box with the following text:

**Decide how much of your premium tax credit to use each month**

You qualify for a NEW tax credit you can use right away to lower your monthly premium costs.

You'll choose how much of your tax credit to apply to your monthly premium. Any amount that's left over at the end of the year, you get back as a credit when you file your federal income tax return.

We'll help you understand the different ways you may want to use your premium tax credit.

At the bottom of the box are two buttons: "SKIP QUESTION" and "CONTINUE".

# Instruct Consumers on APTC

Firefox | HC Plan Select - Set premium tax credit | [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027#aptcInfo](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027#aptcInfo) | Google

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Application | Eligibility Results | Enroll | HELP

Set Premium Tax Credit

## Review the 3 ways that you can use your premium tax credit

You'll choose how much of your tax credit to apply to your monthly premium. Any amount that's left over at the end of the year, you get back as a credit when you file your federal income tax return.

**Keep In mind:**

- Getting a new job, having a baby, or [other life changes](#) can affect the amount of your premium tax credit.
- If the amount of your expected 2014 income you report isn't correct, you may not get the right amount of premium tax credit.
- As soon as you have a change to your income or family size, come back to HealthCare.gov and log-in to your Marketplace account to report it. This will reduce your chance of having to pay money back at the end of the year.

### 3 ways to use your premium tax credit:

<b>1. Use ALL</b> <i>of your premium tax credit</i>	<b>2. Use SOME</b> <i>of your premium tax credit</i>	<b>3. Use NONE</b> <i>of your premium tax credit</i>
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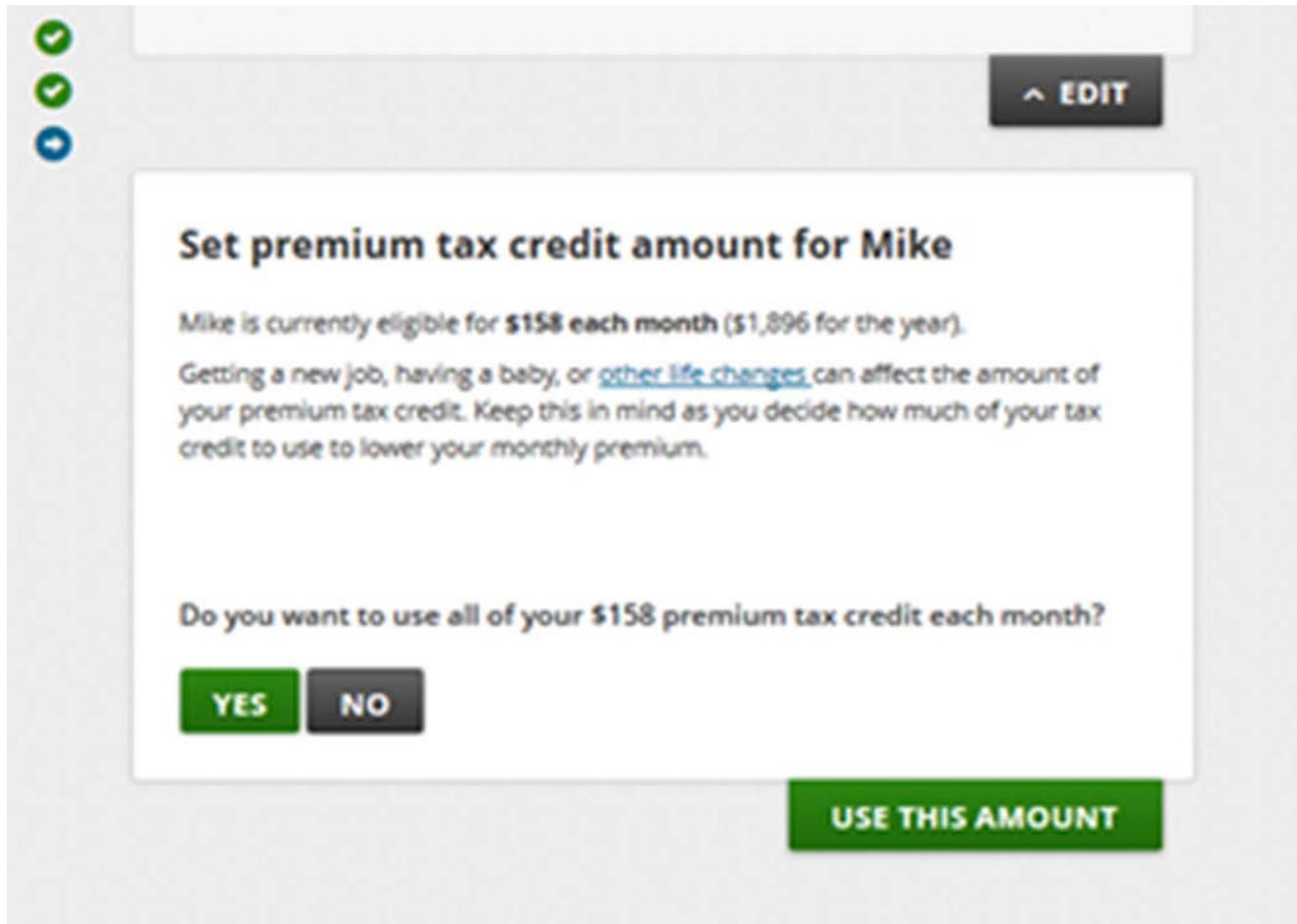
Will my premium be lower?

Yes	Yes	No
-----	-----	----

Live Chat

# Set APTC Amount:

*Does Mike want to use all \$158 for premium discount?*



The screenshot shows a web interface for setting the premium tax credit amount for a person named Mike. On the left side, there are three circular icons: a green checkmark, another green checkmark, and a blue plus sign. In the top right corner of the form area, there is a dark grey button with an upward-pointing arrow and the text "EDIT". The main content area has a white background and contains the following text:

### Set premium tax credit amount for Mike

Mike is currently eligible for **\$158 each month** (\$1,896 for the year).

Getting a new job, having a baby, or [other life changes](#) can affect the amount of your premium tax credit. Keep this in mind as you decide how much of your tax credit to use to lower your monthly premium.

Do you want to use all of your \$158 premium tax credit each month?

Below the question are two buttons: a green button labeled "YES" and a dark grey button labeled "NO". At the bottom right of the form, there is a large green button labeled "USE THIS AMOUNT".

# Slider for APTC Amount:

*Mike selects \$100 of \$158 for discount.*

Set Premium Tax Credit

credit to use to lower your monthly premium.

Do you want to use all of your \$100 premium tax credit each month?

**YES** **NO**

Change the tax credit amount you want to use each month by sliding the arrow on the bar OR typing an amount in the monthly tax credit box. You can use up to \$158 toward monthly premium (for the year) credit on your federal income tax return

Monthly usage:

**\$100**

\$0/month \$158/month

$\$100/\text{month} \times 12 \text{ months} = \$1,200 \text{ towards monthly premiums}$   
 $+ \$696 \text{ tax credit on your Federal tax return}$

**\$1,200 total premium tax credit**

**USE THIS AMOUNT**

# Confirm APTC Amount

This means \$696 as a credit on taxes ( $\$58 \times 12 = \$696$ ).

## You've chosen how much of your premium tax credit to use each month.

*As you compare plans, the amount of your tax credit will be applied to the monthly premium of each plan.*

You'll receive **\$696** as a credit on your federal income tax return at the end of the year.

Come back to [HealthCare.gov](https://www.healthcare.gov) and log-in to your Marketplace account to report income or family size changes that may affect the amount of your premium tax credit.

**CONFIRM YOUR TAX CREDIT AMOUNT**

# Household Questions

The screenshot shows a web browser window with the URL `https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/toDoList?a=95470027`. The page is titled "Enroll To-Do List" and indicates that the user is not yet enrolled. It features a progress bar with three steps: "Application" (completed), "Eligibility Results" (completed), and "Enroll" (current step). A red warning box prompts the user to review their application details. Below this, there are three tasks: "Set premium tax credit usage (Mike)" (completed, with a "CHANGE" button), "Answer questions about your household" (pending, with a "SET" button), and "Select a health insurance plan" (pending, with a "LOCKED" button). A "Live Chat" button is visible in the bottom right corner.

HealthCare.gov Learn Get Insurance JERRY | Logout Español

Application Eligibility Results Enroll HELP

## Enroll To-Do List

You're not enrolled yet.

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

Review your **Application Details** in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.

- Set premium tax credit usage (Mike) CHANGE
- Answer questions about your household. Explain this task SET
- Select a health insurance plan. Explain this task LOCKED

Live Chat

# Tobacco Usage

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027#tobaccoUsage](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027#tobaccoUsage). The page is titled "HealthCare.gov" and includes navigation links for "Learn" and "Get Insurance". The user is logged in as "JERRY" and can click "Logout" or "Español". A progress bar at the top shows "Application" (checked), "Eligibility Results" (checked), and "Enroll" (active). Below the progress bar is a link to "Set Health Insurance Preferences".

The main content area displays a question: "Within the past 6 months, have you used tobacco regularly (4 or more times per week on average excluding religious or ceremonial uses)?" with a link to "Learn more about tobacco use". Below the question, the name "Mike D" is shown next to two radio buttons: "Yes" (unselected) and "No" (selected). A note states: "Health insurance companies are allowed by law to charge higher premiums if you use tobacco." A green "CONTINUE" button is located at the bottom of the form.

At the bottom right of the page, there is a "Live Chat" button.

# Select Plan

Firefox Plan Select - Enrollment To-Do List

https://imp1a.healthcare.gov/marketplace/auth/MI/en\_US/toDoList?a=95470027

## Enroll To-Do List

You're not enrolled yet.

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

Review your **Application Details** in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.

✓ Set premium tax credit usage (Mike)	<a href="#">CHANGE</a>
✓ Answer questions about your household.	<a href="#">CHANGE</a>
Select a health insurance plan 1 (Mike) <a href="#">? Explain this task</a>	<a href="#">SET</a>
Set up your dental plan preferences (optional) <a href="#">? Explain this task</a>	LOCKED
Review and confirm your coverage <a href="#">? Explain this task</a>	LOCKED

Live Chat

# Before seeing plan results, consumer is shown information on plans.

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027&g=de1237b3-1d5](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027&g=de1237b3-1d5). The page title is "HC Plan Select - Select a Health Plan". The browser's address bar shows "Google" as the search engine. The page content includes a navigation bar with "Application", "Eligibility Results", and "Enroll" tabs. Below the navigation bar, there are buttons for "Select a health plan for Group 0", "Eligible Plans", "Saved Plans 0", and "Compare plans 0". A message states: "Your premium tax credit has been applied to all premiums below. You can change the amount of tax credit you want to use each." Below this, there is a section titled "All health plans (52)". A modal window is displayed in the center of the screen with the following content:

### 3 things to know about Marketplace health plans

All plans must offer the same [essential health benefits](#).

These benefits include coverage for things like:

- Doctor visits
- Prescriptions
- Hospitalization
- Maternity and newborn care
- Preventative care

Plans can offer other benefits, like vision, dental or medical management programs for a specific disease or condition. As you compare plans, you'll see what benefits each plan covers.

The modal window also features a graphic of three overlapping cards labeled "PLAN A", "PLAN B", and "PLAN C". At the bottom of the modal, there are "CANCEL" and "NEXT" buttons. The background page is dimmed, showing a "Learn more about the terms on this page" link and a "Narrow your results:" section with a "Show more +" button. The URL at the bottom of the browser window is <https://imp1a.healthcare.gov/what-does-marketplace-health-insurance-cover/>.

# Overview of Plans:

The “Metal Table” summarizes plans by metal level, displaying premium ranges and cost sharing such as deductibles.

The screenshot shows the 'Metal Table' on the Healthcare.gov website. The table compares four metal levels: Bronze, Silver, Gold, and Platinum. Each metal level is represented by a column with a 'Select' button at the top. The table includes the following data:

	<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select	<input type="checkbox"/> Select
	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
	Covers 60% of the total average costs of care	Covers 94% of the total average costs of care	Covers 80% of the total average costs of care	Covers 90% of the total average costs of care
	12 plans 9 insurance companies	20 plans 11 insurance companies	17 plans 11 insurance companies	3 plans 3 insurance companies
Monthly premium with premium tax credit	High <b>\$199.35</b> Low <b>\$53</b>	High <b>\$292.52</b> Low <b>\$73.52</b>	High <b>\$352.79</b> Low <b>\$100.71</b>	High <b>\$265.99</b> Low <b>\$126.29</b>
Copayment	Average <b>\$20</b>	Average <b>\$12</b>	Average <b>\$22</b>	Average <b>\$20</b>
Deductible	Average <b>\$5,546</b>	Average <b>\$110</b>	Average <b>\$959</b>	Average <b>\$667</b>
Out-of-pocket maximum	Average <b>\$6,279</b>	Average <b>\$660</b>	Average <b>\$3,494</b>	Average <b>\$1,333</b>

The interface also includes a sidebar on the left with filters for 'Bronze Plans (12)', 'Silver Plans (20)', 'Gold Plans (17)', and 'Platinum Plans (3)'. A 'Narrow your results:' section is visible at the bottom of the sidebar, with a 'COSTS' filter and a 'CHANGE' button. The top navigation bar shows 'Application', 'Eligibility Results', and 'Enroll' steps. The browser address bar shows the URL: [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027&g=de1237b3-1d5](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027&g=de1237b3-1d5).

# See All Plans

## Filters on the left navigation

- Premium range
- Deductible range
- Max OOP range
- Dental included?
- Plan Type
  - Including National Network
- HSA-eligible?
- Medical Management Program

The screenshot displays a web interface for selecting health plans. At the top, there are navigation tabs: "Select a health plan for Group 0", "Eligible Plans", "Saved Plans 3", and "Compare plans 0". The main content area shows three plan cards, each with a "Compare" and "Save" icon, and "DETAILS" and "ENROLL" buttons.

**Plan 1: Blue Care Network of Michigan Blue Cross @ Select Bronze**  
HMO | Bronze

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance
\$69.64/mo. w/ \$165.64	\$5,950 group total	\$6,350	\$30 Copay after deductible Primary doctor \$50 Copay after deductible Specialist doctor \$4 Copay after deductible Generic prescription

[Show more +](#)

[Plan Structure](#)  
[Summary of Benefits](#)  
[Provider directory](#)

**Plan 2: Humana Medical Plan of Michigan, Inc. Humana Connect Silver 4600/6300 Plan**  
HMO | Silver | Reduced costs

Monthly premium	Deductible	Out-of-pocket maximum	Copayments / Coinsurance
\$73.52/mo. w/ \$173.52	\$500 group total	\$750	\$25 Primary doctor \$35 Specialist doctor \$17 Generic prescription

[Show more +](#)

[Plan Structure](#)  
[Summary of Benefits](#)  
[Provider directory](#)

**Plan 3: Blue Care Network of Michigan Blue Cross @ Preferred Bronze**

# Example Filter: Medical Management Program

The screenshot displays a user interface for filtering medical management programs. On the left, a sidebar shows the current filter 'Medical management programs' with a 'CHANGE' button and a link to 'Show all programs'. The main content area is titled 'Medical management programs' and includes a close button (X). Below the title is an explanatory text: 'Some plans offer programs to help you manage certain health concerns. You can choose to see plans with the programs that interest you. (Select all that apply)'. A grid of filter options is presented, each with a checkbox and a count of plans:

- Asthma (21)
- Heart disease (21)
- Depression (13)
- Diabetes (21)
- High blood pressure & cholesterol (13)
- Low back pain (13)
- Pain management (0)
- Pregnancy (13)
- Weight management (0)

Additional sidebar elements include a 'Show' link, a 'Highly Shared' link, and a 'Monthly' filter button.

# Comparing Plans in Detail or Side-by-Side Views

Comparison Category	Example of Information Displayed
General Information	<ul style="list-style-type: none"><li>• Premium, Deductible, MOOP</li><li>• Dental Coverage for child or adult</li></ul>
Costs for Medical Care	<ul style="list-style-type: none"><li>• Primary Care Provider</li><li>• Specialist</li><li>• Labs and Outpatient Professional Services</li><li>• Emergency Room Visit</li><li>• Inpatient Surgery</li></ul>
Prescription Drug Coverage	<ul style="list-style-type: none"><li>• Costs for Generic, Preferred Brand, Non-preferred, Specialty Drugs</li><li>• List of covered drugs</li><li>• 3-month mail order availability</li></ul>

# Comparing Two Plans in Side-by-Side View

Comparison Category	Example of Information Displayed
Coverage Examples	<ul style="list-style-type: none"><li>• Displays cost scenarios for pregnancy and diabetes</li></ul>
Adult Dental	<ul style="list-style-type: none"><li>• Costs covered (if any) for Routine, Basic, Major, Orthodontia</li></ul>
Child Dental	<ul style="list-style-type: none"><li>• Costs covered (if any) for Routine, Basic, Major, Orthodontia</li></ul>
Medical Management Programs	
Other Services	<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Chiropractic</li><li>• Infertility Service</li><li>• Bariatric Services</li></ul>

# Comparing Two Plans in Side-by-Side View - Example

The screenshot displays a web interface for comparing two health plans. At the top, there are navigation tabs: "Select a health plan for Group 0", "Eligible Plans", "Saved Plans (3)", and "Compare plans (2)". Below the tabs, it indicates "2 Health Plans" and includes a "Sort by ..." dropdown, a "PRINT" button, and a page indicator "1 2".

The two plans being compared are:

- Humana Medical Plan of Michigan, Inc. Humana Connect Silver 4600/6300 Plan**
- Blue Care Network of Michigan Blue Cross @ Preferred Bronze**

Each plan card has a "Save" button, a "DETAILS" button, and an "ENROLL" button. Below the plan cards is a "General Information" section with a table comparing key metrics:

Humana Medical Plan of Michigan, Inc. Humana Connect Silver 4600/6300 Plan	Blue Care Network of Michigan Blue Cross @ Preferred Bronze
Monthly premium: <b>\$73.52</b> /mo. was \$173.52	Monthly premium: <b>\$85.76</b> /mo. was \$185.76
Deductible: <b>\$500</b> group total	Deductible: <b>\$5,950</b> group total
Out of pocket maximum: <b>\$750</b>	Out of pocket maximum: <b>\$6,350</b>
<b>Reduced costs</b> <a href="#">Summary of Benefits</a> <a href="#">Plan Benefits</a> <a href="#">Provider directory</a>	<a href="#">Summary of Benefits</a> <a href="#">Plan Benefits</a> <a href="#">Provider directory</a>

Below the comparison table is a "Costs for medical care" section with a "Close" button. It lists the cost for a "Primary care doctor visit":

- Humana: \$25 In-Network, Not Covered Out-of-Network
- Blue Care Network: \$30 Copay after deductible In-Network, Not Covered Out-of-

# Plan Details in Side-by-Side View

The screenshot shows the 'Plan Select - Compare health plans' interface in a Firefox browser. The URL is [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027&g=de1237b3-1d5](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027&g=de1237b3-1d5). The navigation bar includes 'Application', 'Eligibility Results', and 'Enroll'. The main content area displays a side-by-side comparison of two health plans for 'Group 0'.

Plan 1	Plan 2
\$35 In-Network, Not Covered Out-of-Network	\$50 Copay after deductible In-Network, Not Covered Out-of-Network
X-rays and diagnostic imaging	
20% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered	40% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered
Laboratory and outpatient professional services	
20% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered	40% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered
Hearing aids	
Not Covered	Not Covered
Routine eye exam for adults	
20% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered 1 Treatment(s) per Year ;	Not Covered
Routine eye exam for children	
50% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered 1 Visit(s) per Year ;	No Charge In-Network, No Charge Out-of-Network 1 Visit(s) per Year ; <a href="#">Limits and Exclusions Apply</a>
Eyeglasses for children	
50% Coinsurance after deductible In-Network, Not Covered Out-of-Network Not Covered 1 Item(s) per Year ; <a href="#">Limits and Exclusions Apply</a>	No Charge In-Network, No Charge Out-of-Network 1 Item(s) per Year ; <a href="#">Limits and Exclusions Apply</a>
Health Savings Account eligible plan	
No	Yes
<b>Prescription drug coverage</b> <span style="float: right;">Close -</span>	
Generic drugs	
\$17 In-Network, Not Covered Out-of-Network	\$4 Copay after deductible In-Network, Not Covered Out-of-Network <a href="#">Limits and Exclusions Apply</a>

# Selecting a Plan:

Press “enroll” from results, side-by-side, or details views.

**Get Insurance, current section**

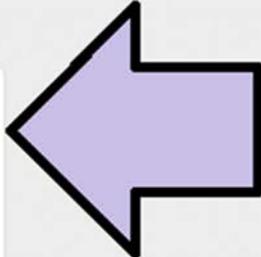
Eligible Plans | Saved Plans **0** | Compare plans **3**

**Highmark BCBSD Inc.**  
**Major Events Blue EPO**  
**6350**

EPO | Catastrophic  
| National provider network

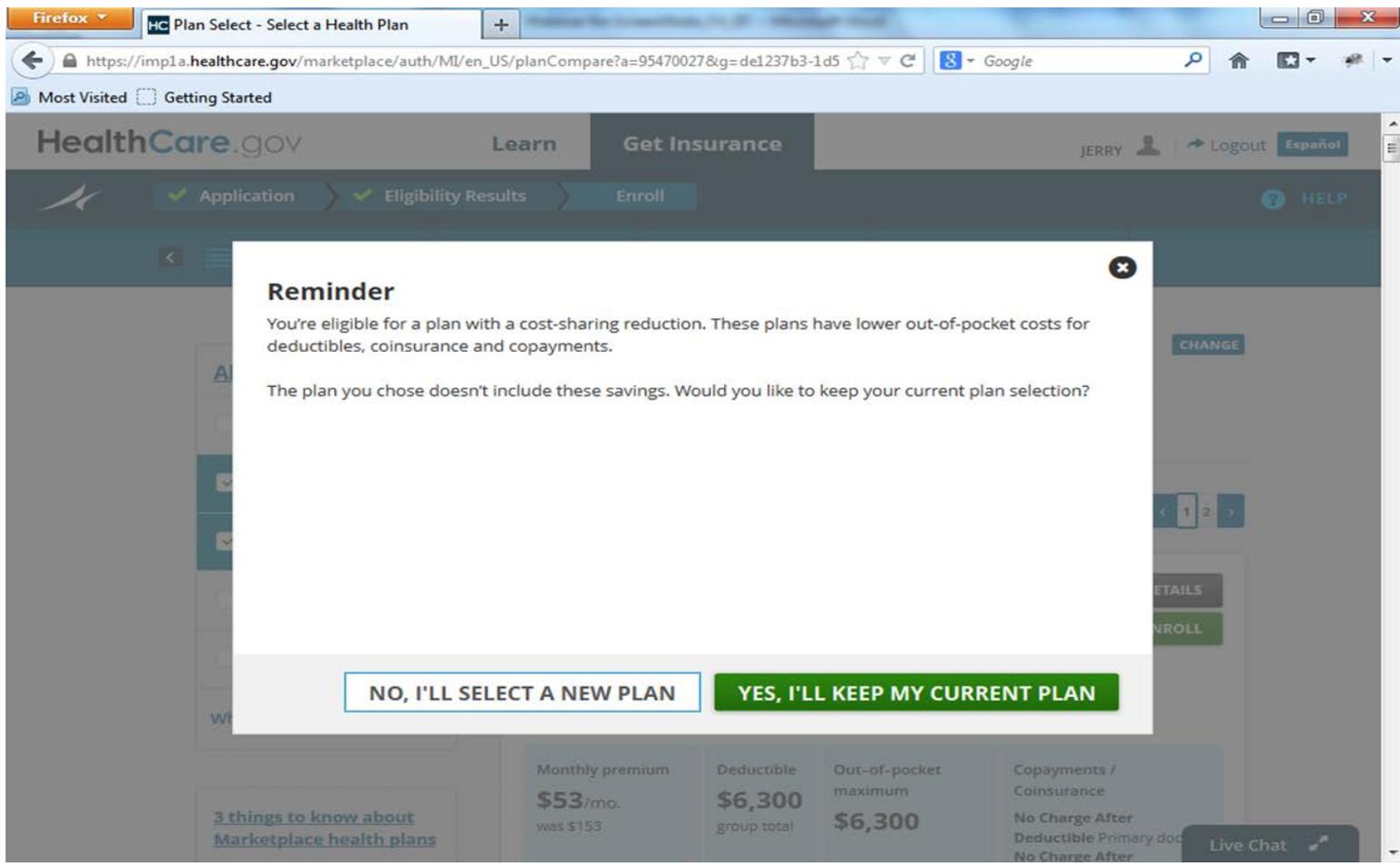
**ENROLL**

Monthly premium <b>\$104.48/mo.</b>	Deductible <b>\$6,350</b> group total	Out-of-pocket maximum <b>\$6,350</b>	Copayments / Coinsurance  No Charge After Deductible Primary doctor No Charge After Deductible Specialist doctor No Charge After Deductible Generic drugs
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# Different Warnings May Display:

- Plan selected does not have reduced cost sharing (CSR, displayed).
- Plan does not have child dental.



# Dental Selection

- Marketplace health plan is required.
- Separate Dental is optional.

The screenshot shows a web browser window with the title "HC Plan Select - Enrollment To-Do List". The address bar shows the URL: [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/toDoList?a=95470027](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/toDoList?a=95470027). The page content includes:

## Enroll To-Do List

**You're not enrolled yet.**

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

**Warning:** Review your **Application Details** in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.

✓	Set premium tax credit usage (Mike)	<a href="#">CHANGE</a>
✓	Answer questions about your household.	<a href="#">CHANGE</a>
✓	Select a health insurance plan 1 (Mike)	<a href="#">CHANGE</a>
	Set up your dental plan preferences (optional) <a href="#">? Explain this task</a>	<a href="#">SET</a>
	Review and confirm your coverage <a href="#">? Explain this task</a>	<a href="#">SET</a>

Live Chat

# Dental Selection (Optional)

Note that this question highlights whether dental was included in the health plan.

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027#dentalChoice](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027#dentalChoice). The page is titled "Plan Select - Separate Dental Coverage". The navigation bar includes "HealthCare.gov", "Learn", "Get Insurance", and a user profile for "JERRY" with a "Logout" button and a "Español" language option. A progress bar shows "Application" and "Eligibility Results" as completed steps, with "Enroll" as the current step. A breadcrumb trail includes "Select Dental Insurance".

The main content area features a question: "Are you interested in separate dental coverage?". Below the question, it states: "Some plans may include dental coverage, but you could also enroll in a separate, stand-alone dental plan." The question asks: "Would you like a separate dental plan? Check the box next the names of the people you want to have a separate dental plan." There is one option listed: "Mike D" with an unchecked checkbox. To the right of the name, it says "Dental not included in health plan".

At the bottom of the question box, there are two buttons: "NO, I DON'T WANT A SEPARATE DENTAL PLAN" (grey) and "YES, I WANT A SEPARATE DENTAL PLAN" (green). A "Live Chat" button is visible in the bottom right corner.

# Select a Dental Plan

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027#dentalChoice](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027#dentalChoice). The page header includes the HealthCare.gov logo, navigation links for "Learn" and "Get Insurance", and a user profile for "JERRY" with a "Logout" button and a language selector for "Español". A progress bar shows the steps: "Application" (checked), "Eligibility Results" (checked), and "Enroll" (active). Below the progress bar is a breadcrumb trail: "Select Dental Insurance".

The main content area features a white box with the following text:

**Are you interested in separate dental coverage?**

Some plans may include dental coverage, but you could also enroll in a separate, stand-alone dental plan.

**Would you like a separate dental plan? Check the box next the names of the people you want to have a separate dental plan.**

**Mike D** Dental not included in health plan

At the bottom of the box are two buttons: "NO, I DON'T WANT A SEPARATE DENTAL PLAN" (grey) and "YES, I WANT A SEPARATE DENTAL PLAN" (green). A "Live Chat" button is visible in the bottom right corner of the page.

# Dental Plan Details

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027&g=437e1532-6d1](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027&g=437e1532-6d1). The page title is "HC Plan Select - Dental Plan Details". The browser's address bar shows the URL and search engines like Google. The page has a dark blue header with navigation tabs: "Application", "Eligibility Results", and "Enroll". Below the header, there are buttons for "Compare", "PRINT", and "ENROLL". The main content area displays the plan name "GOLDEN DENTAL PLANS, INC. Select Dental Healthy Family Max" and its type "EPO | High". A table lists key plan features: Monthly premium (\$35/mo. with a guaranteed premium), Deductible (\$0), and Out-of-pocket maximum (\$700, applying to child essential health benefits only). Below this, there are links for "Dental" (Family and child) and "More information" (Plan brochure, Summary of Benefits, Provider directory). Two sections, "Adult dental coverage" and "Child dental coverage", are expanded to show details for Routine, Basic, and Major dental care, as well as Orthodontia and Check-up services. Each service entry includes cost-sharing information (e.g., \$8 In-Network; \$8/100% Out-of-Network) and visit limits. A "Live Chat" button is visible in the bottom right corner.

Firefox HC Plan Select - Dental Plan Details

https://imp1a.healthcare.gov/marketplace/auth/MI/en\_US/planCompare?a=95470027&g=437e1532-6d1

Most Visited Getting Started

Application Eligibility Results Enroll

Select a dental plan for: Group 0

Eligible Plans Compare plans

Compare PRINT ENROLL

### GOLDEN DENTAL PLANS, INC. Select Dental Healthy Family Max

EPO | High

Monthly premium <b>\$35/mo.</b> ✓ Guaranteed premium	Deductible <b>\$0</b>	Out-of-pocket maximum <b>\$700</b> Applies to child essential health benefits only
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Dental  
✓ Dental: Family and child

More information

- Plan brochure
- Summary of Benefits
- Provider directory

#### Adult dental coverage

Routine dental care	\$8 In-Network; \$8/100% Out-of-Network; 1 Visit(s) per 6 Months; <a href="#">Limits and Exclusions Apply</a>
Basic dental care	\$8/25% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 2 Visit(s) per Year; <a href="#">Limits and Exclusions Apply</a>
Major dental care	\$8/50% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 1200 Dollars per Year; <a href="#">Limits and Exclusions Apply</a>
Orthodontia	No Charge In-Network; Not Covered Out-of-Network; 1250 Dollars per Lifetime; <a href="#">Limits and Exclusions Apply</a>

#### Child dental coverage

Check-up	\$8 In-Network; \$8/100% Out-of-Network; 1 Visit(s) per 6 Months
Basic dental care	\$8/25% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 2 Visit(s) per Year; <a href="#">Limits and Exclusions Apply</a>
Major dental care	\$8/50% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 1 Procedure(s) per Year; <a href="#">Limits and Exclusions Apply</a>

Live Chat

# Dental Plan Details (con't)

The screenshot displays the 'Plan Select - Dental Plan Details' page on the HHS website. The browser window shows the URL: [https://imp1a.healthcare.gov/marketplace/auth/ML/en\\_US/planCompare?a=95470027&q=437e1532-6d11](https://imp1a.healthcare.gov/marketplace/auth/ML/en_US/planCompare?a=95470027&q=437e1532-6d11). The page navigation includes 'Application', 'Eligibility Results', and 'Enroll'. The main content area is titled 'Eligible Plans' and 'Compare plans'. The dental coverage details are as follows:

Adult dental coverage	
Routine dental care	\$8 In-Network; \$8/100% Out-of-Network; 1 Visit(s) per 6 Months ; <a href="#">Limits and Exclusions Apply</a>
Basic dental care	\$8/25% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 2 Visit(s) per Year ; <a href="#">Limits and Exclusions Apply</a>
Major dental care	\$8/50% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 1200 Dollars per Year ; <a href="#">Limits and Exclusions Apply</a>
Orthodontia	No Charge In-Network; Not Covered Out-of-Network; 1250 Dollars per Lifetime ; <a href="#">Limits and Exclusions Apply</a>

Child dental coverage	
Check-up	\$8 In-Network; \$8/100% Out-of-Network; 1 Visit(s) per 6 Months
Basic dental care	\$8/25% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 2 Visit(s) per Year ; <a href="#">Limits and Exclusions Apply</a>
Major dental care	\$8/50% Coinsurance after deductible In-Network; \$8/100% Out-of-Network; 1 Procedure(s) per Year ; <a href="#">Limits and Exclusions Apply</a>
Medically necessary orthodontia	No Charge In-Network; Not Covered Out-of-Network; 1800 Dollars per Lifetime ; <a href="#">Limits and Exclusions Apply</a>

At the bottom of the page, there are links for 'SITEMAP', 'GLOSSARY', 'CONTACT US', 'ARCHIVE', 'ACCESSIBILITY', 'PRIVACY POLICY', 'LINKS TO OTHER SITES', 'PLAIN WRITING', and 'VERSIONS & PLAINTEXT'. A footer note states: 'A federal government website managed by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'. The USA.gov logo is also present. The Windows taskbar at the bottom shows the time as 3:56 PM on 12/12/2013.

# Confirm Dental Plan Selection

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027&g=437e1532-6d1](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027&g=437e1532-6d1). The page title is "HC Plan Select - Dental Plan Details". The breadcrumb trail is "Application > Eligibility Results > Enroll". The main content area shows a comparison of dental plans, with a modal dialog box overlaid on top.

**Confirm your dental plan selection**

Mike will be enrolled in the following dental plan:

**GOLDEN DENTAL PLANS, INC. Select Dental Healthy Family Max**

Monthly premium  
**\$35/mo.**

If you want to enroll in this plan, select "Confirm." If you don't want to enroll in this plan, select "Cancel" and choose a new plan.

Coverage Category	Details
Basic dental care	\$800% Coinsurance after deductible In-Network; \$8,100% Out-of-Network; 2 Visits per Year ; <a href="#">Limits and Exclusions Apply</a>
Major dental care	\$8100% Coinsurance after deductible In-Network; \$8,100% Out-of-Network; 1,000 Dollars per Year ; <a href="#">Limits and Exclusions Apply</a>
Orthodontia	No Charge in-Network; Not Covered Out-of-Network; 1,200 Dollars per Lifetime ; <a href="#">Limits and Exclusions Apply</a>
Child dental coverage	<a href="#">Collapse</a>
Check-up	\$8 in-Network; \$8,100% Out-of-Network; 1 Visits per 6 Months

# Review & Confirm

Firefox HC Plan Select - Enrollment To-Do List

https://imp1a.healthcare.gov/marketplace/auth/MI/en\_US/toDoList?a=95470027

## Enroll To-Do List

**You're not enrolled yet.**

You must complete each step in order to enroll. Work at your own pace. You can come back to complete these tasks later.

**⚠** Review your **Application Details** in your Marketplace account to resolve any outstanding issues with your application. Issues with your application must be resolved to keep your coverage.

- ✓ Set premium tax credit usage (Mike) [CHANGE](#)
- ✓ Answer questions about your household. [CHANGE](#)
- ✓ Select a health insurance plan 1 (Mike) [CHANGE](#)
- ✓ Set up your dental plan preferences (optional) [CHANGE](#)
- ✓ Select a dental insurance plan 1 (Mike) (optional) [CHANGE](#)

Review and confirm your coverage [? Explain this task](#) [SET](#)

Live Chat

# APTC Attestation

Learn **Get Insurance**

My Results **Enroll**

Premium Tax Credit Eligible Plans Saved Plans 0 Compare plans

### Read these statements, and select whether you agree or disagree

Please review the statements below for Mike D

I understand that because the premium tax credit will be paid on my behalf to reduce the cost of health coverage for myself and/or my dependents:

- I must file a federal income tax return in 2015 for the tax year 2014.
- If I'm married at the end of 2014, I must file a joint income tax return with my spouse.

I also expect that:

- No one else will be able to claim me as a dependent on their 2014 federal income tax return.
- I'll claim a personal exemption deduction on my 2014 federal income tax return for any individual listed on this application as a dependent.

I understand that when I file my 2014 federal income tax return, the Internal Revenue Service (IRS) will compare the income on my tax return with the income on my application. I understand that if the income on my tax return is lower than the amount of income on my application, I may be eligible to get an additional premium tax credit amount. On the other hand, if the income on my tax return is higher than the amount of income on my application, I may owe additional federal income tax.

Agree  
 Disagree

Tax filer's signature

**SAVE & CONTINUE**

# Confirm Plan Selection

Firefox | HC Plan Select - Confirmation | [https://imp1a.healthcare.gov/marketplace/auth/MI/en\\_US/planCompare?a=95470027#planConfirm](https://imp1a.healthcare.gov/marketplace/auth/MI/en_US/planCompare?a=95470027#planConfirm) | Google

Most Visited | Getting Started

Application | Eligibility Results | Enroll | Review & Confirm | HELP

**EDIT**

**Confirm your plan choices**

**Humana Connect Silver 4600/6300 Plan**

Health plan for Mike D

Estimated effective date 01/01/2014

Health plan monthly premium	<b>\$173.52</b>
Premium tax credit	<b>\$100.00</b>
Health plan monthly premium	<b>\$73.52</b>

**CHANGE SELECTION**

**Select Dental Healthy Family Max**

Dental plan for Mike D

Estimated effective date 01/01/2014

Dental Plan Monthly Premium	<b>\$35.00</b>
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**CHANGE SELECTION**

**Total \$108.52**  
Monthly premium total (with tax credit)

I understand that I will lose my premium tax credit if I'm found eligible for other minimum essential coverage, like coverage through my job or Medicare. I also understand that if I don't contact the Marketplace about my eligibility for other coverage, I will lose my coverage through the Marketplace.

**CONFIRM**

Live Chat

# Plan Payment Page

- The 834 enrollment will be sent to the QHP issuer.
- Green “Pay for Plan” button means online payment is available.

Firefox HC Plan Select - Enrollment To-Do List

https://imp1a.healthcare.gov/marketplace/auth/MI/en\_US/planCompare?a=95470027#enrollmentComp

Most Visited Getting Started

Application Eligibility Results Enroll HELP

## Enroll to-do list

**Congratulations!**  
You've successfully completed all steps of your application. See below for next steps or return to [My Account](#).

### Your Plans

For Mike

#### Humana Medical Plan of Michigan, Inc. Humana Connect Silver 4600/6300 Plan Health Insurance plan for Mike

To activate your new coverage, you must pay your first month's premium by your plan's due date. Your plan will contact you in the next few days with details on how to pay, or visit your health plan online to make your payment now if your plan accepts online payment. Your payment must be received and processed by the effective date to be fully enrolled. Contact the plan's customer service if you have any payment questions or issues.

**Submit Payment to Humana Medical Plan of Michigan, Inc.** Customer Service: 18777204854  
Amount Due: **\$73.52**

Your plan will confirm your final premium amount with you.  
Estimated Effective Date: **01/01/2014**

**PAY FOR HEALTH PLAN**

#### GOLDEN DENTAL PLANS, INC. Select Dental Healthy Family Max Dental Insurance plan for Mike

To activate your new coverage, you must pay your first month's premium by your plan's due date. Your plan will contact you in the next few days with details on how to pay, or visit your dental plan online to make your payment now if your plan accepts online payment. Your payment must be received and processed by the effective date to be fully enrolled. Contact the plan's customer service if you have any payment questions or issues.

Live Chat

# Changing Plans

- Consumers log in at My Account.

- Find “Change to a Different Plan” under “My Plans & Programs.”

The screenshot shows a user interface for managing health insurance plans. On the left is a sidebar menu with the following items: 'My Plans & Programs' (highlighted), 'Premium Discount Usage', 'Eligibility & Appeals', 'Applications Details', 'Report Life Changes', 'Communication Preferences', 'Authorized Users', and 'Documents'. The main content area is titled 'STATUS: Active' in a green header. Below this, the plan is identified as 'Health Insurance Plan A' with a 'VIEW PLAN DETAILS' button. The plan details include the provider 'ABC Health' with address '123 Main St. Suite 100, Anytown, MI 48154', phone '1-800-INSURED', and website 'www.abchealth.com'. A summary box shows a 'Base Premium' of '\$1,200/mo.' and a 'Premium Discount' of '- \$200/mo.', resulting in a 'You Pay' amount of '\$1,000/mo.'. Below the details is a table of members:

Members	Start Date	End Date	
John Smith	11/01/2014	10/31/2015	<a href="#">REMOVE</a>
Susan Smith	11/01/2014	10/31/2015	<a href="#">REMOVE</a>
Robert Smith	11/01/2014	10/31/2015	<a href="#">REMOVE</a>

At the bottom of the main content area, there is a prominent blue button labeled 'CHANGE TO A DIFFERENT PLAN' and a note: 'During Open Enrollment, you can change the health insurance plan for this group.'

# Changing Plans (con't)

Consumer is reminded they are replacing plans.

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/FL/en\\_US/planCompare?a=94976089&g=9d62b0c4-0b2](https://imp1a.healthcare.gov/marketplace/auth/FL/en_US/planCompare?a=94976089&g=9d62b0c4-0b2). The page title is "Plan Select - Compare health plans". The user is logged in as "JERRY" and has a "Logout" button and a "Español" language option. The navigation bar includes "Learn" and "Get Insurance". The main content area shows a progress bar with "Application" and "Eligibility Results" completed, and "Enroll" as the next step. A "HELP" button is visible in the top right.

A modal dialog box titled "Which health plan do you want?" is displayed in the center. It contains the following information:

- Which health plan do you want?**
- You have chosen to change your health plan selection **Mike**:
- Previous selection:**
  - Humana Connect Silver 4600/6300 Plan**
  - Monthly premium: **\$230.36/mo.**
  - CHOOSE PLAN**
- Current selection:**
  - Florida Blue (BlueCross BlueShield FL) BlueSelect Everyday Health Plus 1443P**
  - Monthly premium: **\$272.54/mo.**
  - CHOOSE PLAN**
- You **don't** need to resubmit your tax credit attestations.
- You **will** need to resubmit your tax credit attestations.

The dialog box also includes a "Live Chat" button in the bottom right corner.

# Canceling Plans

- Canceling Plans
- Log-in to MyAccount
- Go to My Plans & Programs
- End/Terminate All Coverage
- Use cancel when no Marketplace coverage is sought
- Use “change plans” to switch plans

The screenshot shows a web interface for managing health plans. At the top, it says "2014 application for Individuals & Families (ID: 9497089)" and "View all applications". A sidebar on the left lists "My plans & programs" with sub-options: "Eligibility & appeals", "Applications details", "Report a life change", "Communication preferences", and "Authorized users". The main content area is titled "My plans & programs (3)". Below this, there's a section for "BlueSelect Everyday Health Plus 1443P" with a "VIEW PLAN BENEFITS" button. The benefits section shows: "Base premium \$272.54/mo.", "Premium tax credit \$0.00/mo.", and "You pay: \$272.54/mo.". Below the benefits is a table with columns: "Members", "Start date", "End date", and "Action". The table has one row for "Mike D" with start date "12/01/2013" and end date "12/30/2014", and an "END" button in the action column. Below the table is a "Terminate coverage" section with the text: "You can withdraw from coverage associated with this application. Doing so would end your coverage from all of the plans and programs listed above." At the bottom, it says "Enrolled in 3 plan(s)" and has a large red button that says "END (TERMINATE) ALL COVERAGE". At the very bottom, there is a red bar that says "Status: Canceled". A large white arrow points to the left towards the "END (TERMINATE) ALL COVERAGE" button.